

Form 309

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

IN RE:

**Mandol T. Ruggs**  
**Irene E. Ruggs**  
*Debtor(s)*

Case No. 19-23167-JAD  
Chapter: 13

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**ORDER DISMISSING CASE WITHOUT PREJUDICE AND  
TERMINATING WAGE ATTACHMENT**

**AND NOW**, this *The 17th of February, 2021*, after notice and hearing and the Debtor(s) having failed to comply with the requirements of the *Bankruptcy Code*, the *Local Rules* of this Court and/or an Order of Court, it is hereby **ORDERED, ADJUDGED and DECREED** as follows:

(1) The above-captioned case is **DISMISSED, without prejudice**. The Debtor(s) remain legally liable for all his/her/their debts as if the bankruptcy petition had not been filed. Creditor collection remedies are reinstated pursuant to *11 U.S.C. §349*. Creditors are directed to *11 U.S.C. §108(c)* for time limits on filing a lawsuit to collect. ***Generally, a creditor's lawsuit must be filed either before the time deadline imposed by state law for filing runs, or (30) thirty days after date of this Order, whichever is later.***

(2) Each income attachment issued in this case is now terminated. So that each employer and entity subject to an attachment Order knows to stop the attachment, the Debtor(s) shall immediately serve a copy of this order on each such employer and entity.

(3) The Court retains jurisdiction over the Trustee's Report of Receipts and Disbursements and Final Report and Account. Upon submission of the UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account, the Trustee is discharged from her duties in this case and this case will be closed without further order of Court.

(4) The Clerk shall give notice to all creditors of this dismissal.

Jeffery A. Deller  
United States Bankruptcy Judge

Case Administrators to serve:  
All Creditors and All Parties In Interest

In re:  
Mandol T. Ruggs  
Irene E. Ruggs  
Debtors

Case No. 19-23167-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Feb 18, 2021

User: jfur  
Form ID: 309

Page 1 of 3  
Total Noticed: 43

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ++     | Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).  |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 20, 2021:

| Recip ID | Recipient Name and Address  |
|----------|---|
| db/jdb   | Mandol T. Ruggs, Irene E. Ruggs, 304 Sunnyland Avenue, Pittsburgh, PA 15227-1841  |
| cr       | + City and School District of Pittsburgh, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219 UNITED STATES OF AMERICA 15219-6101  |
| 15103099 | Capital One Bank (USA), N.A., PO Box 71087, Charlotte, NC 28272-1087  |
| 15103098 | Capital One Bank (USA), N.A., c/o Law Offices of Hayt, Hayt, & Landau., 123 S. Broad Street, Suite 1660, Philadelphia, PA 19109-1003  |
| 15127300 | + City and School District of Pittsburgh, Goehring, Rutter & Boehm, c/o Jeffrey R. Hunt, Esquire, 437 Grant Street, 14th Floor, Frick Building Pittsburgh, PA 15219-6101  |
| 15103100 | + Coll. Service Center, P.O. Box 560, New Kensington, PA 15068-0560   |
| 15103106 | + Fedloan Servicing, Department of Education, PO Box 60610, Harrisburg, PA 17106-0610   |
| 15103109 | + Med Express Billing, PO Box 7964, Belfast, ME 04915-7900  |
| 15122610 | + Navient Solutions, LLC. on behalf of, Educational Credit Management Corporatio, PO BOX 16408, St. Paul, MN 55116-0408   |
| 15103405 | + Orion, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 15127614 | Pendrick Capital Partners II, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419   |
| 15127615 | Pendrick Capital Partners, LLC, Peritus Portfolio Services II, LLC, PO BOX 141419, IRVING, TX 75014-1419  |
| 15149123 | + Pittsburgh Water and Sewer Authority, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101   |
| 15103118 | ++ SPRINT, C O AMERICAN INFOSOURCE, 4515 N SANTA FE AVE, OKLAHOMA CITY OK 73118-7901 address filed with court:, Sprint/Nextel Correspondence, Attn: Bankruptcy Dept., P.O. Box 7949, Overland Park, KS 66207-0949 |
| 15149608 | + Sharp Collections Inc., PO Box 81, Sharpsville, PA 16150-0081   |
| 15139006 | UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123   |
| 15137401 | UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123  |

TOTAL: 17

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID | Notice Type: Email Address                          | Date/Time            | Recipient Name and Address  |
|----------|---|----------------------|---|
| cr       | + EDI: PRA.COM                                      | Feb 19 2021 04:13:00 | PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021   |
| 15103101 | + Email/Text: ebnnotifications@creditacceptance.com | Feb 19 2021 03:29:00 | Credit Acceptance Corp., 25505 West Twelve Mile Road, Suite 3000, Southfield, MI 48034-8331                           |
| 15103102 | EDI: DISCOVER.COM                                   | Feb 19 2021 04:13:00 | Discover Financial Services, P.O. Box 15316, Wilmington, DE 19850   |
| 15106671 | EDI: DISCOVER.COM                                   | Feb 19 2021 04:13:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025  |
| 15141994 | + Email/Text: kburkley@bernsteinlaw.com             | Feb 19 2021 03:31:00 | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945 |
| 15129491 | EDI: ECMC.COM                                       | Feb 19 2021 04:13:00 | Educational Credit Management Corporation, P.O. Box 16408, St. Paul, MN 55116-0408                                    |

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|----------|---|----------------------|---|
| 15103104 | + Email/Text: bknotice@ercbpo.com                   | Feb 19 2021 03:30:00 | Enhanced Recovery Corp., P.O.Box 57547,<br>Jacksonville, FL 32241-7547                                      |
| 15103103 | + Email/Text: bknotice@ercbpo.com                   | Feb 19 2021 03:30:00 | Enhanced Recovery Corp., 8014 Bayberry RD,<br>Jacksonville, FL 32256-7412                                   |
| 15103107 | + EDI: AMINFOFP.COM                                 | Feb 19 2021 04:13:00 | First Premier Bank, 3820 N. Louise Ave., Sioux<br>Falls, SD 57107-0145                                      |
| 15103108 | EDI: IRS.COM  | Feb 19 2021 04:13:00 | IRS Dept of Treasury, 1001 Liberty Avenue, Suite<br>1300, Pgh, PA 15222                                     |
| 15105856 | Email/PDF: resurgentbknotifications@resurgent.com   | Feb 19 2021 02:52:48 | LVNV Funding, LLC, Resurgent Capital Services,<br>PO Box 10587, Greenville, SC 29603-0587                   |
| 15103110 | + EDI: NAVIENTFKASMSERV.COM                         | Feb 19 2021 04:13:00 | Navient, 123 Justison Street, 3rd Floor,<br>Wilmington, DE 19801-5363                                       |
| 15103111 | Email/Text: info@phoenixfinancialsvcs.com           | Feb 19 2021 03:29:00 | Phoenix Financial Services, 8902 Otis Avenue, Ste<br>103A, Indianapolis, IN 46236-1450                      |
| 15103112 | Email/Text: info@phoenixfinancialsvcs.com           | Feb 19 2021 03:29:00 | Phoenix Financial Services, PO Box 361450,<br>Indianapolis, IN 46236  |
| 15103114 | EDI: PRA.COM  | Feb 19 2021 04:13:00 | Portfolio Recovery Associates, LLC, 120<br>Corporate Blvd, Suite 100, Norfolk, VA 23502                     |
| 15139914 | EDI: PRA.COM  | Feb 19 2021 04:13:00 | Portfolio Recovery Associates, LLC, POB 12914,<br>Norfolk VA 23541  |
| 15105610 | + EDI: PENNDEPTREV                                  | Feb 19 2021 04:13:00 | Pennsylvania Department of Revenue, Bankruptcy<br>Division PO BOX 280946, Harrisburg, PA<br>17128-0946      |
| 15105610 | + Email/Text: RVSVCBICNOTICE1@state.pa.us           | Feb 19 2021 03:30:00 | Pennsylvania Department of Revenue, Bankruptcy<br>Division PO BOX 280946, Harrisburg, PA<br>17128-0946      |
| 15139701 | Email/PDF: resurgentbknotifications@resurgent.com   | Feb 19 2021 02:34:57 | Pinnacle Credit Services, LLC, Resurgent Capital<br>Services, PO Box 10587, Greenville, SC<br>29603-0587    |
| 15103113 | + Email/Text: tvincequerra@chromefcu.org            | Feb 19 2021 03:30:00 | Pittsburgh Central FCU, 2601 Wexford Bayne<br>Road, Sewickley, PA 15143-4029                                |
| 15132502 | + EDI: JEFFERSONCAP.COM                             | Feb 19 2021 04:13:00 | Premier Bankcard, Llc, Jefferson Capital Systems<br>LLC Assignee, Po Box 7999, Saint Cloud Mn<br>56302-7999 |
| 15103115 | + Email/Text: bankruptcyteam@quickenloans.com       | Feb 19 2021 03:30:00 | Quicken Loans, 1050 Woodward Avenue, Detroit,<br>MI 48226-3573  |
| 15114384 | + Email/Text: bankruptcyteam@quickenloans.com       | Feb 19 2021 03:30:00 | Quicken Loans Inc., 635 Woodward Avenue,<br>Detroit, MI 48226-3408  |
| 15109516 | Email/PDF: RACBANKRUPTCY@BBANDT.COM                 | Feb 19 2021 02:44:30 | Regional Acceptance Corporation, PO Box 1847,<br>Wilson, NC 27894-1847                                      |
| 15103116 | + Email/PDF: RACBANKRUPTCY@BBANDT.COM               | Feb 19 2021 02:44:30 | Regional Acceptance Corporation, 1424 East Fire<br>Tower Road, Greenville, NC 27858-4105                    |
| 15103117 | + Email/PDF: resurgentbknotifications@resurgent.com | Feb 19 2021 02:44:30 | Resurgent Capital Services, PO Box 1269,<br>Greenville, SC 29602-1269                                       |
| 15103118 | EDI: AISSPRINT                                      | Feb 19 2021 04:13:00 | Sprint/Nextel Correspondence, Attn: Bankruptcy<br>Dept., P.O. Box 7949, Overland Park, KS<br>66207-0949     |
| 15103119 | Email/Text: bankruptcydepartment@tsico.com          | Feb 19 2021 03:30:00 | Transworld Systems, Inc, P.O. Box 15273,<br>Wilmington, DE 19850-5273                                       |

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**BYPASSED RECIPIENTS**

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID | Bypass Reason | Name and Address  |
|----------|---------------|---|
| cr       |               | Quicken Loans Inc.  |
| cr       | *+            | Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945                |
| cr       | *+            | Pittsburgh Water and Sewer Authority, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101 |
| 15149124 | *+            | Pittsburgh Water and Sewer Authority, Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Frick Building, Pittsburgh, PA 15219-6101 |
| 15103105 | ##            | Fedloan Servicing, Department of Education, PO Box 530210, Atlanta, GA 30353-0210   |

TOTAL: 1 Undeliverable, 3 Duplicate, 1 Out of date forwarding address

**NOTICE CERTIFICATION**

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 20, 2021

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2021 at the address(es) listed below:

| Name                                | Email Address   |
|-------------------------------------|---|
| Anthony M. Moody                    | on behalf of Joint Debtor Irene E. Ruggs amood@moodylawoffices.com moodyar81455@notify.bestcase.com |
| Anthony M. Moody                    | on behalf of Debtor Mandol T. Ruggs amood@moodylawoffices.com moodyar81455@notify.bestcase.com      |
| Brian Nicholas                      | on behalf of Creditor Quicken Loans Inc. bnicholas@kmlawgroup.com                                   |
| Jeffrey R. Hunt                     | on behalf of Creditor Pittsburgh Water and Sewer Authority jhunt@grblaw.com cnoroski@grblaw.com     |
| Jeffrey R. Hunt                     | on behalf of Creditor City and School District of Pittsburgh jhunt@grblaw.com cnoroski@grblaw.com   |
| Keri P. Ebeck                       | on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com      |
| Office of the United States Trustee | ustpregion03.pi.ecf@usdoj.gov   |
| Ronda J. Winnecour                  | cmecf@chapter13trusteedpa.com   |

TOTAL: 8